



LEGAL EXPENSES COVER

(Let Property)

Important Conditions

For the Landlords Legal Expenses & Optional Rent Guarantee Policy to be valid there are a number of **Tenant Referencing terms** that must be met prior to purchasing this policy.

Policy is not available for Holiday Let properties.

Cover Limits

The maximum amount payable per claim is £50,000.

The maximum amount payable per period of insurance is £50,000.

24/7 Free Legal Advice

Provides a 24/7 free legal advice service over the telephone, this service is only available for legal issues falling under the jurisdiction of the courts of England, Wales, Scotland & Northern Ireland.

Pursuit

Provides cover for legal costs:

- To negotiate the policyholder's legal rights after an incident of physical damage to their let property, or
- In trying to regain possession of the policyholder's property (including the recovery of any owed rent) following a breach of tenancy, or
- To evict anyone that has not got your permission to reside there (e.g. squatters).

Legal Defence

Provides cover for legal assistance should an incident arise from your letting your property that leads to you being prosecuted in a criminal court.

Hotel Expenses

Provides cover for Hotel Expenses where no alternative accommodation is available whilst trying to regain possession of your let property.

The policy will pay up to £100 per day up to the limit of cover for hotel expenses, where no other alternative accommodation is available, while you try to get a possession order for your property so you can live in it.

Optional Rent Guarantee

Provides cover for loss of rent up to vacant possession whilst cover is being provided to regain repossession of your property under the Pursuit section.

The policy provides a maximum cover of £2,500 per calendar month for a maximum of 12 months.

Making a Claim

Claims need to be notified to the insurer as soon as possible of any circumstances which may give rise to any claim under the policy.

The insurer will only consider a claim if they consider a case can be won.